

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

IN RE: DOLORES DARDEN )  
Debtor(s) ) Case No.: 15-12724 (SR)  
DOLORES DARDEN )  
Movant/Objector ) Chapter 13  
vs. )  
AMERICREDIT FINANCIAL SERVICES, )  
INC. dba GM FINANCIAL )  
Respondent/Claimant )  
)

**STIPULATION OF SETTLEMENT OF OBJECTION TO PROOF OF CLAIM; FOR  
VALUE OF VEHICLE TO BE PAID THROUGH DEBTOR'S CHAPTER 13 PLAN AND  
ADEQUATE PROTECTION PAYMENTS**

This matter having been brought before the Court on an Objection To GM Financial's Proof Of Claim (#5) filed by the Debtor through her counsel, Michael W. Gallagher, Esquire, and an Objection To Confirmation filed by William E. Craig, Esquire, attorney for GM Financial, and the parties having resolved said Objection as hereinafter set forth and by the agreement of all counsel the parties hereby stipulate;

1. That AmeriCredit Financial Services, Inc. dba GM Financial (“GM Financial”) is the holder of a first purchase money security interest in a 2011 Chevrolet Equinox bearing vehicle identification number 2GNALBEC2B1326505.
2. That the Debtor agrees to pay GM Financial the replacement value of the vehicle of \$14,240.00 plus interest at the rate of 4.5% through her bankruptcy plan. The total secured amount to be paid to GM Financial shall be \$15,928.60.
3. That commencing August 2015, the Debtor agrees to allow the Chapter 13 trustee to make monthly adequate protection payments to GM Financial in the amount of \$142.00 up to and after confirmation and normal distributions begin to be paid to GM Financial. Thereafter, the trustee shall make the payments to GM Financial as provided for by the confirmed plan. The Debtor shall receive a credit for all adequate protection payments made against the total amount to be received by GM Financial through the plan.
4. That if the Debtor’s Chapter 13 case dismisses or converts, this Stipulation shall be vacated and the Debtor shall owe GM Financial the full amount of the existing contractual loan balance less any payments made to GM Financial under this agreement.

5. That the parties agree that a facsimile signature shall be considered an original signature.

We hereby agree to the form and entry of this Order:

/s/ Michael W. Gallagher  
Michael W. Gallagher, Esquire  
Attorney for the Debtor

/s/ William E. Craig  
William E. Craig, Esquire  
Attorney for GM Financial

/s/ Polly A. Langdon  
Polly A. Langdon  
For Frederick L. Reigle  
Chapter 13 Trustee